



INDIANA  
**WORKFORCE**  
DEVELOPMENT  
AND ITS **WorkOne** CENTERS



UNEMPLOYMENT INSURANCE

# CLAIMANT

## HANDBOOK

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# Introduction

Unemployment Insurance decisions are made without regard to race, color, sex, national origin, religion, age or disability. Contact the Indiana Department of Workforce Development (DWD) or the U.S. Department of Labor (USDOL) if you believe you are the victim of discrimination concerning a claim. Do not risk being disqualified or losing your benefits because you do not understand your rights and responsibilities.

## About this Handbook

Read this handbook carefully and completely. The sections in this booklet will help explain certain questions you may have about your rights and responsibilities concerning your Unemployment Insurance Claim. It provides general information and should not be used as law or as legal advice.

## Who Pays for Unemployment Insurance?

Unemployment Insurance benefits are paid by employer premiums. No money is deducted from your paycheck or taxes to pay Unemployment Insurance benefits. Under the Federal Unemployment Tax Act of 1939, employers are required to pay premiums that pay for the cost of administering Unemployment Insurance and employment service programs at the state and federal levels.

## Interstate Claimants

The contents of this handbook apply to Indiana claims for those who live in the state. If you have moved out of Indiana, you must report to an unemployment insurance office in that state to register for work and change your address. If your address changes, you must notify DWD by changing your address online through Uplink, the unemployment insurance online filing system.

## Quality Control Audits

DWD conducts random claimant quality control audits. Audits review claimant eligibility, payroll records, and work search contacts. If you are selected for an audit, you will be contacted by an auditor for an interview.

## Unemployment Insurance Fraud

***DWD aggressively pursues any acts of fraud committed against the Unemployment Insurance Program.*** DWD cooperates with other state agencies to check employment and unreported earnings.

You commit fraud when you:

- Knowingly fail to report any earnings during your waiting period, benefit period or extended benefit period weeks;
- Hide or falsify any fact that would make you ineligible for benefits or reduce your benefit amount, or,
- Assume someone else's identity to file for or receive benefits.

What happens if you commit fraud?

- You must repay the benefits you received (plus interest) as a result of the fraud (the overpayment) and
- You must pay a penalty in addition to the overpayment in an amount of:
  - ◊ 25% of the overpayment for the first fraudulent claim;
  - ◊ 50% of the overpayment for the second fraudulent claim; or
  - ◊ 100% of the overpayment for the third fraudulent claim and all fraudulent claims thereafter.
- You may face criminal prosecution, including a fine and/or a jail term.

***Failure to repay this money may result in civil legal action, referral of your account to a collection agency, and criminal prosecution.***

***If you know of any UI fraud taking place, you can report it anonymously to [www.in.gov/dwd/2464.htm](http://www.in.gov/dwd/2464.htm).***

# How Do I File For Benefits?

If you need to:

- File your claim for Unemployment Insurance benefits
- Reapply for benefits after a period of employment
- Resume filing after any period of claim inactivity

Do so as soon as you become unemployed. You can only claim benefits for weeks you filed. If you are re-opening an existing claim or transitioning from one claim level to another, check your homepage frequently. You generally cannot re-open or transition to a new claim level on the same day you file a weekly voucher. You cannot go back and claim benefits for previous weeks, and file dates cannot be “backdated” for weeks that you may have missed.

Your claim for benefits must be completed by 8:59 p.m. on Saturday of the week you become unemployed in order to receive benefits for the following week. Make sure you start and finish all information on your claim with plenty of time before 8:59 p.m. on Saturday. Late claims will not be accepted and if you fail to file your claim by 8:59 p.m. on Saturday, you will not receive any benefits for the following week. If you fail to complete all information on your claim by 8:59 p.m. on Saturday, you will have to re-enter all information the following day and your claim will not be back-dated.

## Apply

- You may file your application for benefits at [www.in.gov/dwd/unemployment](http://www.in.gov/dwd/unemployment)
- Watch the online filing tutorial before filing to prevent errors that may delay your claim.
- Follow the instructions given for filing a claim.
- If you do not have internet access, you can apply online at your local WorkOne during that WorkOne’s normal business hours.
- BE SURE TO TURN OFF ANY “POP-UP BLOCKER” on the computer you are using. Important information may appear in pop-up windows, both at the time of initially filing and also when completing weekly vouchers.

## Information You Must Provide

You will need to provide DWD with the following information to file your claim. If you are visiting a WorkOne in order to complete your online application, please bring this information with you on your first visit.

- A valid email address and a password you can use for Uplink, the unemployment insurance online filing system (your claim will *not* be processed without a valid email address);
- Your complete name, date of birth, and address, including zip code;
- Your Social Security number (your claim *will not* be processed without it);
- Driver’s license or state identification card;
- Name, address, and telephone number of all your employers for the last 2 years;
- Dates worked (start and end dates) for all your employers for the last 2 years;
- The reason you are no longer employed by all of your employers for the last two years;
- Check stubs for your current or most recent employer(s);
- Information about your pension, retirement, 401(K), or other payments;
- If you have received or will receive any type of pay other than regular wages (such as vacation pay, severance pay, PTO pay-outs) from your current or most recent employer(s), information about the amount(s) of money you have received or will receive;
- If you have had out of state employment in the last 2 years, the state where you physically worked and your employer’s payroll address;
- If you are a member of a union hiring hall, information about your hiring hall and your “dues paid through date”; and,
- If you received Worker’s Compensation, information about the date of your injury.

## Work Registration

Once you file a claim for UI benefits, DWD will automatically start an account for you in Indiana Career Connect based on the information you entered for your Uplink account. You must then log into Indiana Career Connect, using the same login information that you used to access your Uplink account. You can log into Indiana Career Connect at [www.IndianaCAREERconnect.com](http://www.IndianaCAREERconnect.com) or by following the link to Indiana Career Connect on DWD's website at [www.in.gov/dwd](http://www.in.gov/dwd). Once logged in, you should then complete your profile and create a resume. You may use Indiana Career Connect to create an employer-searchable resume and may search for work among the job listings found in the Indiana Career Connect database. You can also upload an existing resume.

If you fail to become registered for work within ten (10) days of filing an initial claim for benefits, DWD will not award UI benefits to you. Until the requirement to register for work is met, you will not be eligible for UI benefits.

If you reside outside of the State of Indiana, you must register for work in the job matching service available in the state you reside. If you fail to become registered for work in that state within ten (10) days of filing an initial claim for UI benefits, DWD will not award benefits to you. Until the requirement to register for work is met, you will not be eligible for UI benefits. If requested by DWD staff, you must produce sufficient evidence showing that you are registered for work in the state where you are residing.

You will be excused from the requirement to register for work if you have a work search waiver. A work search waiver is awarded to a claimant whom DWD determines is:

- 1) enrolled in training approved by DWD (whether or not the training is paid for by DWD);
- 2) a job-attached worker with a specific recall date that is not more than 60 days from the date the claimant was separated from employment; or
- 3) a member in good standing of a DWD-authorized union hiring hall.

## What To Expect

- After filing your initial claim, you do not need to contact DWD or your local WorkOne, unless otherwise instructed. Eligibility will be determined during this period.
- Within ten days of filing you will receive a wage transcript and benefits computation form by a message on the homepage of your Uplink account. ***This does not determine qualification and it is no guarantee of benefits; it is a statement providing a possible weekly benefit amount and an overall maximum benefits amount should you be deemed eligible for benefits. If this statement is incorrect, please contact the DWD Contact Center. You may be required to provide proof of earnings.***

## Waiting Period

A one week waiting period will occur after you file your initial claim. Do not wait to file your claim. File as soon as you become unemployed. You will not receive benefits during the waiting period. Any wages earned during your waiting period must be reported.

## Required WorkOne In-Person Visit

Hoosiers receiving unemployment insurance benefits must visit their local WorkOne for a review of their work search records and an orientation to WorkOne services after their 4th week of benefits. You are also required by law to keep records of your 3 weekly work search activities and be able to show a record of work search activities when requested by DWD. You are responsible for keeping a log of your weekly work search activities and may be required to produce that log at any time to DWD. If your record of work search activities cannot be readily verified by DWD when requested, weekly benefits could be withheld and you will be required to pay-back any benefits received for any weeks in which your 3 work search activities cannot be verified. If you fail to comply, you risk losing your unemployment insurance benefits. For more information about this requirement, visit [http://www.in.gov/dwd/files/StateREA\\_FAQ.pdf](http://www.in.gov/dwd/files/StateREA_FAQ.pdf).

# DO I QUALIFY FOR BENEFITS?

You only qualify for unemployment benefits if you are unemployed through no fault of your own. When filing your claim for benefits, be sure to give complete and accurate information about why you are no longer working.

Three factors determine if you qualify for benefits:

- 1) How much money you earned in the base period.
- 2) Why you are unemployed.
- 3) If you are able, available, and actively seeking full-time work.

*\* These factors are addressed in more detail below.*

## 1) How Much Money Did You Earn in Your Base Period?

Your benefit amount depends on how much money you earned while working during your **base period**. The base period divides the year into four quarters of three months each.

**Base Period:** Your base period includes the first 4 of the last 5 completed calendar quarters before the week you file an initial claim application for a new benefit year. The wages you earned during this period of time are used to determine if you qualify for benefits and to calculate how much you can be paid. The last quarter worked is called the lag quarter, and no wages from that quarter count in your base period.

The following chart shows your base period.



## Weekly Benefit Amount Calculation for Initial Claims Filed



During your **base period** months, you must have wages of \$4,200 of which \$2,500 must be in the last 6 months of the base period; also your total wages in the base period must be at least 1.5 times your highest quarter wages.

Suppose the wages reported by your employer in the base period were:

2012				2013	
Apr-May-June	Jul-Aug-Sept	Oct-Nov-Dec	Jan-Feb-Mar	<del>Apr-May-June</del>	<del>Jul-Aug-Sept</del>
\$7,000.00	\$8,500.00	\$7,500.00	\$7,000.00	<del>\$9,250.00</del>	

These 4 quarters determine your weekly payment (see below)

To determine your **weekly payment**, divide the total wages earned in these 4 quarters by 52. Then, multiply the sum by 0.47. For example:  $\$30,000 \div 52 = \$576.92 \times 0.47 = \$271$  (weekly benefit amount). The weekly benefit amount should be rounded down to the next whole dollar amount and should not exceed \$390.



## DO I QUALIFY FOR BENEFITS? (continued)

To establish a valid claim, you must have total wage credits during your base period that are equal to at least one and one-half (1.5) multiplied by your highest quarter wages. You must also have base period wages totaling at least

\$4,200, with \$2,500 of those wages earned in the last six (6) months of the base period (*see example below*).

**Example:** A claim started July 1, 2013, has a base period that starts on April 3, 2012, and ends on March 31, 2013. In order to qualify for benefits:

- You must have earned total base period wages that are 1.5 times greater than your highest quarter wages
- You must have earned at least \$4,200 during the base period (April 1, 2012, through March 31, 2013), **AND**
- You must have earned at least \$2,500 during the last 6 months of the base period (October 1, 2012, through March 31, 2013).

## 2.) Why Are You Unemployed?

You only qualify for Unemployment Insurance benefits if you are unemployed **through no fault of your own**.

**If You Quit or Were Fired:** A claims deputy within the agency's administrative office will need to make a determination of whether or not you are eligible for benefits. You must provide **fact-finding** information as part of your online application. Your benefit eligibility determination will be based on the fact-finding information you provide, as well as information provided by your employer(s). Please fill out this information as completely as you can. Your most recent employer and your base period employer(s) will be contacted for information regarding your claim. When this process is complete, you will be sent a *Determination of Eligibility* ([see page 12](#)).

**If You Quit Voluntarily** without good, work-related reasons, you may not qualify for benefits. Good, work related reasons include, but are not limited to:

- Your employer arbitrarily (unreasonably) changes the terms or conditions of your work
- Safety violations at your work site
- Harassment
- Domestic or family violence
- Moving to follow a spouse accepting a new job
- Military service

**Employees who accept payment in exchange for voluntarily resigning or retiring are considered to have quit voluntarily and are not eligible for unemployment insurance.**

- Giving false information on a job application
- Knowingly breaking an employer's rules
- Unexcused absence or tardiness
- Purposely damaging the employer's property
- Refusal to obey employer instructions
- Reporting to work under the influence of drugs and/or alcohol
- Consuming drugs and/or alcohol on the job
- Conduct that threatens the safety of others
- Conviction and imprisonment for a serious crime
- Breach of a duty you owed your employer

## DO I QUALIFY FOR BENEFITS? (continued)

**The following individuals are not considered unemployed and are not eligible for unemployment insurance benefits:**

- On-call and as-needed workers if they receive pay **OR** refuse work during any week.
  - On-call or as-needed workers are defined as workers who are regularly and customarily employed on an on-call or as-needed basis and are paid during any week for services directly or by an employer. If working for an employer, the individual works whenever the employer requires and there is no set work schedule.
- Workers employed at a business during a short-term shutdown or vacation whether paid or unpaid.
- Workers who volunteer for a temporary layoff, reduction in hours, furlough, leave due to short-term shutdown, or vacation, whether paid or unpaid.

### 3) Are you Able, Available, and Actively Seeking Full-Time Work?

Your benefits could be denied or reduced if you:

- Refuse or fail a pre-employment drug screening.
- Refuse an offer of suitable work.
- Fail to go to a job referral made by your local WorkOne.
- Cannot show proof that you are actively searching for work according to work search requirements *(explained on [pages 17-19](#))*.
- You are temporarily not available for work due to illness, injury, or a leave of absence.
- You are on suspension due to work-related misconduct.

Even if you have a work search waiver, you must be mentally and physically able and available to work. Your benefits can be reduced by  $\frac{1}{3}$  of your weekly benefit amount for each day you are unavailable.

A claimant who is determined eligible to receive UI benefits pursuant to the statutory modification regarding domestic or family violence may restrict availability for work because of the claimant's need to address the effects of being a victim of domestic or family violence. Additionally, claimants enrolled in training approved by DWD, whether or not the training is paid for by DWD, are exempt from the requirement that claimants must be able to work full-time and available to work full-time, if the reason the claimant is not able to work full-time and available to work full-time because the claimant must be at the DWD-approved training during all full-time work hours.

### What is an Offer of Suitable Work?

Unemployment Insurance recipients must accept any offer of suitable work. An offer of work will be suitable if it is reasonably similar in location, type of work, and pay to your previous work experience. The longer you remain unemployed, the more likely it becomes that an offer of work will be considered suitable. You must be willing to expand your work search beyond your normal trade or occupation and to accept work at a lower rate of pay in order to remain eligible for benefits as the length of your unemployment grows. During weeks 5-8 of receiving unemployment insurance benefits, you must accept work that pays at least 90% of your previous wage. After 8 weeks of collecting benefits, you must accept work that pays at least 80% of your previous wage.

# HOW WILL I KNOW IF I GET BENEFITS?

Soon after you file your claim you should receive a *Wage Transcript and Benefit Computation* by a message on the homepage of your Uplink account (see figure below). **Receiving this notice does not guarantee that you will receive benefits;** however, you must read the notice carefully. Make sure the information on the front and back are correct because this information will be used in determining your eligibility for benefits.

Check the following information on your *Wage Transcript and Benefit Computation*:

- Are your name and address correct?
- Is your Social Security Number correct?
- Are wages listed under your name?
- Are the employers listed correctly and completely?
- Are the wage amounts correct?
- Do wages appear that are not yours?

SEE REVERSE SIDE FOR OPENING INSTRUCTIONS

INDIANA DEPARTMENT OF WORKFORCE DEVELOPMENT  
BENEFIT DETERMINATIONS  
10 NORTH SENATE AVENUE  
INDIANAPOLIS INDIANA 46204-2277

FORWARDING SERVICE REQUESTED

PRESORTED  
FIRST CLASS MAIL  
U.S. POSTAGE PAID  
INDIANAPOLIS IN  
PERMIT NO. 9647

Thomas J Jefferson  
100 N Capitol  
Monticello IN 40000-0000

1) Is your name and address correct?

(BACK) ▲
(FRONT) ▼

**2) Is your social security number correct?**

INDIANA DEPARTMENT OF WORKFORCE DEVELOPMENT  
**WAGE TRANSCRIPT AND BENEFIT COMPUTATION**

CONFIDENTIAL RECORD PURSUANT TO: IC 22-4-19-6 IC 22-4-1-6

SOCIAL SECURITY NUMBER	LOCAL OFFICE	CLAIM LEVEL	CLAIM TYPE	BASE PERIOD		BENEFIT PERIOD		APPLICATION DATE	DATE COMPUTED
				BEGIN	00/00/00	BEGIN	00/00/00		
123-45-6789	700	REG	UI	END	00/00/00	END	00/00/00	00/00/00	00/00/00

EMPLOYEE	NAME OF EMPLOYER	ACCOUNT NUMBER	QTR/YR	WAGES REPORTED
TJ JEF	ABC COMPANY	0000000 -000	1/01	5,000.00
TJ JEF	ABC COMPANY	0000000 -000	4/00	4,337.00
TJ JEF	ABC COMPANY	0000000 -000	3/00	3,676.00
TJ JEF	ABC COMPANY	0000000 -000	2/00	4,196.00

**3) Are the wages listed under your name?**

**4) Are employers listed correct & complete?**

**5) Are the wage amounts correct?**

**Contact DWD immediately if any of the information is incorrect on your Wage Transcript and Benefit Computation. Remember—you only have 10 days to request corrections to this information. You will be held responsible for any overpayment if benefits were paid to you based upon incorrect information.**

Call DWD toll-free at 1-800-891-6499.

If you are hearing impaired, please call us at 317-232-7560.

## Determination of Eligibility

You will receive this notice after a claims deputy reviews the fact-finding information you and your previous employer(s) have provided. It states whether or not you qualify for benefits. It also explains how and why the decision was made. Please review the information in the Determination of Eligibility carefully (*see example below*). If the legal result of the case for the claimant reads “no penalty” or “no disqualification”, then you are eligible for benefits from the listed issue.

 INDIANA <b>WORKFORCE</b> DEVELOPMENT AND ITS <b>WorkOne</b> CENTERS	<b>DETERMINATION OF ELIGIBILITY</b> INDIANA DEPARTMENT OF WORKFORCE DEVELOPMENT State Form 128 (04-06) 10 N. SENATE AVE. INDIANAPOLIS, IN 46204-2277 CONFIDENTIAL RECORD PURSUANT TO IC 4-1-6, IC 22-4-19-6	 000128011  unemployment programs
10/27/2009		
121651320654123 Set: 1313 of 1952 <b>Name and Address of Employer</b> ABC COMPANY ABC DRIVE INDIANAPOLIS, IN 46204		<b>RE:</b> John Doe <b>SSN:</b> 123-45-6789 <b>BYE:</b> 12-31-2010 <b>Claim Level:</b> UI <b>Separation Date:</b> 6-13-2009 <b>Employer Acct #:</b> 55555 <b>ID:</b> 123456789
<b>Issue Involved:</b> Discharge for just cause.		
<b><u>Circumstance of Case</u></b> The claimant was discharged. The employer has failed to provide sufficient information to establish the discharge was the result of willful misconduct.		
<b><u>Conclusion of Case</u></b> The claimant was not discharged for just cause. On a discharge case the employer has the burden of proof to establish that the individual was discharged due to misconduct within their control. Sufficient information has not been provided to sustain the employer's burden of proof. In accordance with IC-22-4-15-1, no penalty is imposed under these circumstances. No disqualification.		
<b><u>Legal Result of Case</u></b> <b>CLAIMANT:</b> NO PENALTY APPLIES AS A RESULT OF THIS ISSUE.		
<b>Date Determination Mailed</b> 10-27-2009	<b>Department</b> UI ADJUDICATION CENTER	<b>Signature of Deputy</b> J. Smith
RIGHT OF APPEAL: THIS DETERMINATION WILL BECOME FINAL ON 11-06-2009 IF NOT APPEALED. EITHER PARTY MAY APPEAL THIS DETERMINATION AND REQUEST A HEARING BEFORE AN ADMINISTRATIVE LAW JUDGE WITHIN TEN DAYS OF THE DATE THIS DETERMINATION WAS MAILED OR OTHERWISE DELIVERED. PLEASE SEE REVERSE SIDE FOR APPEAL PROCEDURE.		
	12165132 MPPFHVTHQ UI 9/25/2010	(1)

## HOW MUCH WILL MY BENEFITS BE?

Your benefits are limited by a few factors:

- 1) Length of time you may receive benefits
- 2) Maximum weekly benefit amount
- 3) Maximum benefit amount

## How Long May I Receive Benefits?

- You may draw regular unemployment insurance benefits for up to 26 weeks or until your **maximum benefit amount (MBA)** has been reached (*see below*). During periods of high unemployment, emergency extensions may be offered to extend your weeks of eligibility.
- Your claim is good through your **benefit year end (BYE)** date.
- Your benefit year consists of the 52 weeks beginning with the first week you filed your claim.
- Your BYE date is listed on your home page.
- You may re-open your claim if you become unemployed more than once before your BYE date.

INDIANA DEPARTMENT OF WORKFORCE DEVELOPMENT

**WAGE TRANSCRIPT AND BENEFIT**

**COMPUTATION**

CONFIDENTIAL RECORD PURSUANT TO IC 22-4-19-6 IC 22-4-1-6

SECURITY NUMBER	LOCAL OFFICE	CLAIM LEVEL	CLAIM TYPE	BASE PERIOD		BENEFIT PERIOD		APPLICATION DATE	DATE COMPUTED	
				BEGIN	00/00/00	BEGIN	00/00/00			
				END	00/00/00	END	00/00/00			
123-45-6789	700	REG	UI	END	00/00/00	END	00/00/00	00/00/00	00/00/00	
EMPLOYEE	NAME OF EMPLOYER					ACCOUNT NUMBER		QTR/YR	WAGES REPORTED	
TJ JEF	ABC COMPANY					0000000 -000		1/01	5,000.00	
	ABC COMPANY					0000000 -000		4/00	4,337.00	
	ABC COMPANY					0000000 -000		3/00	3,676.00	
	ABC COMPANY					0000000 -000		2/00	4,196.00	
WBA	MBA	FIRST QUARTER WAGES		SECOND QUARTER WAGES		THIRD QUARTER WAGES		FOURTH QUARTER WAGES		TOTAL WAGES
186.00	4,850.00	4,337.00		3,676.00		4,337.00		5,000.00		17,350.00

## Is There a Limit to the Total Amount of My Benefits?

The total amount of your claim is limited by your maximum benefit amount (MBA). It is shown on your **Wage Transcript and Benefit Computation** (see number 6 in the example above).

Your MBA will be 26 times your Weekly Benefit Amount (WBA)

## How Much Will My Weekly Payment Be?

Your **weekly benefit amount** (WBA) is shown on your *Wage Transcript and Benefit Computation* (see number 7 in example on previous page). Your WBA is based on total wages you earned in the base period.

You can determine your weekly benefit amount by dividing your total base period wages by 52. Then, multiply that number by 0.47. Your weekly benefit amount should be rounded down to the next whole dollar amount. Your WBA is based on your total wages earned in the base period.

For example, if your total wages in the base period was \$30,000 then your WBA would be:

$\$30,000 \div 52 = \$576.92 \times 0.47 = \$271$  (weekly benefit amount rounded down to the next whole dollar amount)

## What is the Maximum Weekly Benefit Amount?

The maximum weekly benefit amount is **\$390**. This amount is set by Indiana law.

# PARTIAL BENEFITS

You may qualify for partial benefits if your employer reduces your work hours to less than your regular full-time work week. Or if you take a part-time job AND you earn less than your weekly benefit amount (WBA), you may also qualify for partial benefits. You must report any wages, including your part-time wages, on your voucher when earned. The wages must be reported on the voucher for the week you worked, even if you do not receive the money from the employer until some future date. If you take a part-time job after filing a claim for benefits, then you must continue to search for full-time work each week.

A claims deputy from the DWD administrative office will review your circumstances and make a determination of eligibility.

## How Partial Benefits are Calculated

Wages Earned from an Employer NOT on your Wage Transcript or in your Base Period:

- **If you earn 20% or less of your WBA** from an employer that is not listed on your wage transcript, no deduction will be made from your benefit payment.
- **If you earn more than 20% of your WBA** from an employer that is not listed on your wage transcript, a dollar-for-dollar deduction will be made from your benefit payment for all wages earned in excess of 20% of your WBA.
- **If you work odd jobs** for anyone other than your base period employer(s), a dollar-for-dollar deduction will be made after an amount equal to 20% of your weekly benefit amount has been earned.

Wages Earned From a Base Period Employer:

- **If any wages are earned from a base period employer**, a dollar-for-dollar deduction will be taken from your weekly benefit payment.

Distributions from a pension, retirement, or annuity plan:

- A dollar-for-dollar deduction will be taken from your weekly benefit payment if you receive any distribution from a pension, retirement, or annuity plan. Exceptions may be made if the money is used to satisfy a severe financial hardship resulting from an unforeseeable emergency due to events beyond your control.

Severance Pay:

- Severance pay for all individuals will be deducted from unemployment insurance benefits.

For All Work Done for Any Employers:

**You must report ALL income, including cash payments for work done.**

**Example:** Your WBA is \$200. You earn \$50 one week working for an employer who was not one of your base period employers. Since 20% of \$200 is \$40, you will receive a deduction of \$10 of your earnings, reducing your payable amount to \$190.

If the \$50 had been earned from a base period employer, you would have received a \$50 deduction (WBA reduced to \$150).

## Partial Benefit Exclusions

You **DO NOT** qualify for benefits if you are working full-time. This includes:

- Working full-time on commission.
- Working full-time, but earning less than your WBA



# HOW DO I GET MY BENEFIT PAYMENT?

You must file your application from a computer with Internet access at [www.in.gov/dwd/unemployment](http://www.in.gov/dwd/unemployment) or at any WorkOne center. You will need the following information when filing your initial application:

- Address, social security number, date of birth and phone number
- Last employer's name, mailing address, phone number, dates of employment and reason unemployed
- **TIP:** Bring your latest check stub from this employer with you.

## Claim Voucher

Your claim voucher is what you use to request payment of benefits. Vouchers must be submitted each week following your initial application. Weeks run from Sunday to Saturday. A voucher covers the previous week and may be filed starting on Sunday. Your voucher must be completed by 8:59 p.m. each Saturday to receive benefits for the preceding week. Make sure you start and finish your weekly voucher with plenty of time before 8:59 p.m. on Saturday. Late vouchers will not be accepted and if you fail to file your voucher by 8:59 p.m. on Saturday, you will not receive any benefits for the preceding week. Unemployment claims are based on a calendar week beginning with Sunday and ending with Saturday – this is sometimes referred to as the *Calendar Week End (CWE)*.

Vouchers must be submitted each week at [www.in.gov/dwd/unemployment](http://www.in.gov/dwd/unemployment). If you do not have Internet access, you can file online at any WorkOne, during normal business hours for that WorkOne. The online system will provide you with step-by-step instructions. Please read each question carefully and review your responses before you submit your voucher.

If you have an issue delaying your benefits, you must continue to submit a weekly voucher by 8:59 p.m. each Saturday. Once the issue has been resolved, payments will be made if you are eligible to receive benefits, if you submitted all of your weekly vouchers correctly and on-time.

Please note there is a one-week waiting period after you file your initial claim when you will not receive benefits. You must file an on-time claim voucher during this waiting period in order to remain eligible for monetary benefits.

## Claim Voucher (continued)

Every time you submit a claim voucher, you are certifying that you:

- Registered for work on [IndianaCAREERconnect.com](https://www.indianacareerconnect.com) and that you completed your work search requirements.
- Have reported any and all work, earnings, and self-employment activity for this week, even if you have not received payment for it yet.
- Have reported anything that interfered with your ability to work full-time this week.
- Have given only true and accurate answers and information in the application for benefits.
- Are aware that if you knowingly or purposely fail to disclose information or make false statements to receive unemployment benefits, you may:
  - ◊ Lose your unemployment benefits.
  - ◊ Be required to repay benefits received improperly with interest and penalty. That may include referral of your account to a collection agency.
  - ◊ Eliminate your chance to use the wages for future benefits.
  - ◊ Be subject to civil and criminal prosecution

## Work Search Information

The claimant voucher also asks you to verify that you met your weekly work search requirements. A work search is a course of action that would ordinarily lead to full-time employment for someone in the same or similar position as you, the claimant. Not all work search methods are appropriate for all fields of work. You must do a work search that would be customary in your field of work. Your weekly search for work must include 3 work search activities during every week in which you file a weekly claim for UI benefits. Any work search activity that is an application for employment may be done online, by telephone, or in person. A qualifying work search activity includes:

- Registering with a placement facility of the claimant's professional organization.
- Making application with such employers as may reasonably be expected to have an opening suitable to the claimant.
- Registering with a placement facility of a school, college, or university if one is available to the claimant in his occupation or profession.
- Making application or taking examination for openings in the civil service of a government unit with reasonable prospects of suitable full-time work for the claimant.
- Responding to appropriate want ads for work which appear suitable to the claimant.
- Participate in and full completion of all requirements, including all required verifications to DWD if requested by DWD, of one of the following:
  - ◊ Attend a resume workshop
  - ◊ Attend an interview workshop
  - ◊ Attend a computer workshop
  - ◊ Attend a financial literacy workshop
  - ◊ Attend a work readiness workshop
  - ◊ Create a resume in Indiana Career Connect
  - ◊ Complete a personal skills assessment in Indiana Career Connect
  - ◊ Complete a workplace skills assessment in Indiana Career Connect
  - ◊ Complete a work interests skills assessment in Indiana Career Connect
  - ◊ Complete a work values assessment in Indiana Career Connect
  - ◊ Complete a labor market information in Indiana Career Connect
  - ◊ Complete a Kuder assessment in Indiana Career Connect
  - ◊ Complete a cover letter in Indiana Career Connect
  - ◊ Identify references in Indiana Career Connect
  - ◊ Complete a WorkKeys testing
  - ◊ Complete a Test for Adult Basic Education (TABE) testing through DWD Adult Education or a WorkOne office
  - ◊ Complete at least two Next Jobs modules
  - ◊ Update or create a LinkedIn profile for the claimant
  - ◊ Complete Accuplacer

- ◇ Attend a professional networking group for a field with reasonable prospects of suitable full-time work for the claimant
- ◇ Attend a job fair for a field with reasonable prospects of suitable full-time work for the claimant
- ◇ Attend a job club, job search club, or networking club for a field with reasonable prospects of suitable full-time work for the claimant
- ◇ Attend a chamber meeting for a field with reasonable prospects of suitable full-time work for the claimant
- ◇ Meet with a college guidance counselor
- ◇ Complete an Onet career search
- ◇ Job shadow for a new career for a field with reasonable prospects of suitable full-time work for the claimant
- ◇ Attend soft skills training
- ◇ Attend a public speaking class
- ◇ Participate in a ToastMasters meeting
- ◇ Attend a certification course
- ◇

You are responsible for keeping a log of your weekly work search activities and may be required to produce that log at any time to DWD. If your record of work search activities cannot be readily verified by DWD when requested, weekly benefits could be withheld and you will be required to pay-back any benefits received for any weeks in which your 3 work search activities cannot be verified. If you fail to comply, you risk losing your unemployment insurance benefits.

DWD will excuse the requirement that a claimant make an effort to secure full-time work if the claimant has a work search waiver. A work search waiver is awarded to a claimant whom DWD determines is:

- 1) enrolled in training approved by DWD (whether or not the training is paid for by DWD);
- 2) a job-attached worker with a specific recall date that is not more than 60 days from the date the claimant was separated from employment; or
- 3) a member in good standing of a DWD-authorized union hiring hall.

Note that claimants using a DWD-approved hiring service, referral service, or other job placement service may be excused from the reporting requirement for no more than 60 days. Claimants excused from this requirement are still required to complete a weekly online voucher in order to receive UI benefits.

A claimant must not take any action that would be inconsistent with an attempt to find suitable work, such as, but not limited to, failure to pass a drug test, arriving at an interview inappropriately dressed, or searching solely for positions for which the claimant is either over- or under-qualified. DWD will find that a claimant has failed to make an effort to secure full-time work in any week where the claimant has followed a course of action designed to discourage prospective employers from offering suitable full-time work.

Furthermore, if DWD finds that a claimant has failed to make an effort to secure full-time work during a week for which that claimant has filed a weekly claim for UI benefits, DWD will issue a written warning to the claimant, notifying him/her of his/her failure to meet this requirement. If DWD again finds that the claimant has failed to make an effort to secure full-time work in a given week, DWD will find the claimant ineligible for UI benefits for that week. If UI benefits for the weeks in which the claimant is found to be ineligible were already paid to the claimant, DWD will establish an overpayment and the claimant must repay those benefits to DWD.

### How Can I Get Work Search Help?

All unemployment insurance recipients are required to register with [IndianaCAREERconnect.com](https://www.indianacareerconnect.com/). To continue receiving benefits, you must complete 3 work search activities during every week in which you file a weekly claim for UI benefits.. You are not required to use [IndianaCAREERconnect.com](https://www.indianacareerconnect.com/) for your weekly work search, but it will help you track where you looked for work. Remember you are required to report on your weekly voucher that you completed 3 work search activities every week in order to receive unemployment benefits (be sure you have turned off any “pop-up blocker” on your computer).

**Employment Services:** The task of finding a new job can be difficult. Your local WorkOne Center can help give you the competitive edge you need to be successful in your job search. WorkOne can offer you a computer lab, Internet access, fax machine, copier, telephone, and information about high-wage and high-demand careers. You can also access thousands of job postings at [IndianaCAREERconnect.com](https://www.indianacareerconnect.com/), the official career site of the State of Indiana. Visit [www.workoneworks.com](https://www.workoneworks.com) for more information about WorkOne services and to find the nearest WorkOne location. You can also access resources from DWD at the following sites:

- Indiana Career Explorer (<https://www.indianacareerexplorer.com/>)
- Indiana Career Connect (<https://www.indianacareerconnect.com/>)
- Indiana Career Ready (<https://www.indianacareerready.com/>)

## HOW DO I GET MY BENEFIT PAYMENT? (continued)

**Special Job Search Assistance (Profiling and Re-Employment Services):** Federal legislation requires DWD to identify claimants who are at **high risk of exhausting regular Unemployment Insurance benefits** and would benefit from job search assistance and training. The information you give us when you apply for benefits can help determine whether or not you may have difficulty finding a new job.

The profiling system targets such claimants based on:

- Whether or not you are on recall status with your employer
- Your ability to use a union referral service with your employer
- Your occupation and work history
- Your education
- The unemployment rate in your geographical area

If you qualify for special job search assistance, you will receive a letter notifying you that you qualify and instructing you what to do next. If you are selected for these services, it is very important that you participate as required.

**Failure to respond to this letter and participate in reemployment assistance could result in suspension of your benefits.**

## After You File Your Initial Claim

**Receipt of Payment:** If you are eligible for benefits, your payment will arrive in the form of a Visa® debit card. All payments are made using debit cards. Typically, an eligible Hoosier receives their debt card within approximately 21 days of filing an initial claim. Please take care as these cards come in plain envelopes.

**Debit Cards:** Unemployment insurance benefits are paid only by debit card. The debit card allows you to access your benefits from a wide network of Automated Teller Machines (ATMs), and you may use your card to make purchases directly from any retailer accepting Visa® cards.

Conduent Business Services handles the processing and servicing of your debit card. Their Call Center is available 24 hours per day, 7 days per week to answer your debit card questions and provide account information and can be reached at 1-888-393-5866. Also, you may visit the Web site [www.EPPICard.com](http://www.EPPICard.com) for up-to-date information about your unemployment insurance debit card account.

You have the option to receive an email or a phone call each week you claim benefits letting you know when the funds have been added to your account. Once you receive your card, you may contact the phone number above with your request.

### *How to Use Your Debit Card*

Your benefits will be directly deposited into your Visa® prepaid debit account. DWD will post your weekly deposits to the account for your convenience. You are not allowed to spend more than the amount of funds posted to your account. Your card can be used to withdraw funds from either ATMs or bank tellers, and it can be used for purchases directly from retailers (grocery, department store, pharmacy, etc.) where Visa® debit cards are accepted.

### **What do I do when I get the new debit card?**

- Your card will be sent to you in the mail, after your eligibility determination.
- You should activate your card immediately after you receive it by calling the customer service number shown on your card (1-888-393-5866) and selecting a personal identification number (PIN), as instructed when you receive your card in the mail.
- You may use your card only after benefits have been deposited in your account.

### **How do I use my Visa® debit card to get cash at an ATM or Bank?**

You are allowed 1 free cash withdrawal with each deposit to your account at either a participating bank ATM or a Visa® member bank teller window. **Only one withdrawal will be free - you pick whether you want that to be at an ATM or teller window.**

## HOW DO I GET MY BENEFIT PAYMENT? (continued)

Using your free withdrawal at an ATM:

- You can get free ATM cash withdrawals ONLY at PNC Bank or MoneyPass ATMs.
  - ◊ Insert the card and enter your PIN.
  - ◊ Press either the “checking” or “savings” button when the ATM asks you to do so.
  - ◊ Select “Cash Withdrawal”.
  - ◊ Enter the amount of cash needed and press “Enter”.
  - ◊ Don’t forget to take your receipt.

Using your free withdrawal at a Visa® member bank teller:

- You may use your debit card to perform a bank teller transaction at any Visa® member bank.
  - ◊ Visa® member banks are banks that accept Visa® cards and will often display the Visa® logo on and around their bank branch offices
  - ◊ If you are unsure if your bank is a Visa® member bank, simply ask the teller.
  - ◊ 95% of banks in Indiana are Visa member banks and you can perform your free transaction at any of these banks’ **teller windows** (NOT the ATM).
  - ◊ Present your card and tell the cashier the amount of cash you wish to receive (this is often called a “cash advance transaction”).
  - ◊ You may be asked to show identification and sign a receipt.

### How do I use my Visa® debit card to make purchases?

- Present your card when paying.
- The money is automatically deducted from your account.
- You may also ask for cash back with your purchase at many merchant locations, including anywhere you see the Visa®, Interlink®, or Plus® logos displayed.
- There is no fee for these purchases.
- You can request “cash back” with these purchases at a number of retailers.
- There is no limit to how many purchases you make.

### Can I transfer the money on my Visa Debit Card to my personal checking or savings account?

- Yes, as long as the bank where you keep your personal checking or savings account is a Visa® Member bank. 95% of Indiana banks are Visa® Member banks.
- Take your card to your bank teller window and ask that an amount be withdrawn from the card and transferred into your checking or savings account.
- This withdrawal counts as your “free withdrawal” and you will only be charged for the deposit if that is ordinary practice for your bank.
- Tellers may refer to this process as a “cash advance” procedure. The teller will withdraw the funds from the card and deposit them into your account.
- You **DO NOT** have to go to the bank ATM to make this transaction. In fact, you will be charged a fee for using an ATM at a bank that is not one of the participating bank ATMs (PNC or MoneyPass). However, you will not be charged a fee for making these transactions at the **bank teller window**.

**If the Visa® bank teller does not recognize your card and will not perform your transaction, verify that the bank is indeed a Visa® bank, then call 1-888-393-5866 and report the location.**

### What transaction fees are associated with my debit card?

There are no automatic monthly fees for managing your account, but there are some transaction fees associated with certain uses of your debit card. Please see the fee statement that is included with your card for further details. You can avoid incurring these fees if you make use of your one free withdrawal with each deposit as well as point-of-sale purchases. Please note that in some instances balance inquiries at ATM’s may incur a service charge, so maintaining accurate records of transactions and purchases is very important.

## HOW DO I GET MY BENEFIT PAYMENT? (continued)

A surcharge is a fee charged by the bank or entity that owns the ATM. This fee is not charged by your Visa® Debit Card account manager or DWD. You will be charged this surcharge fee in addition to any fees you may be charged by your Visa® Debit Card account manager. To avoid this fee, make all of your withdrawals from surcharge-free ATMs.

The following ATMs are surcharge-free (though your transactions may still be subject to transaction fees after you have used your one free withdrawal):

- PNC Bank
- MoneyPass
- Alliance One

**Note:** The ATM surcharge message may still appear even if you are using one of the surcharge-free ATMs. Accept the surcharge if you want to make the transaction. You WILL NOT actually be charged the surcharge amount as long as you are using one of the above-listed surcharge-free ATMs.

## Where can I find information about my debit card account?

You can obtain your account balance and transaction history in a couple of ways. You can call the Call Center (1-888-393-5866) or visit [www.EPPICard.com](http://www.EPPICard.com) online. You can also access your balance (without transaction history) through an ATM inquiry. Online account access is always free, but you may be charged a fee if you choose to use the Call Center or perform an ATM inquiry. Please see the fee information included with your cards for details. You can also view general information about the debit card program at [www.in.gov/dwd](http://www.in.gov/dwd).

## Where can I get help?

You may continue to contact DWD with questions about **benefits**, such as:

- Benefit eligibility
- The amount of your benefit payment
- How long you may receive benefits

You should contact the Call Center (1-888-393-5866) with any questions about your **debit card** or **debit card account**, such as:

- Why your card has not arrived
- Your card balance or transaction history
- Reporting lost or stolen cards

View information about your debit card account at [www.EPPICard.com](http://www.EPPICard.com).

**Do not destroy your card when you stop filing for benefits as the card will not expire for several years and will not be replaced if you file again before the card expires. If you move, you must update your address directly with EPPIcard in addition to updating it with DWD.**

**Keeping Payment Records:** You may access your payment records through your Uplink account, the same account you use to file for benefits each week.

**Overpayments:** It is very important that all information you give is accurate and truthful. You will have to pay back any money you receive because of incomplete and/or inaccurate information on your claim. Additionally, if your overpayment is a result of fraud, you will be required to pay a penalty amount in addition to your overpayment.

(See [page 3](#) for more detail on fraud)

**What If You or Your Employer Filed an Appeal?** You must continue to file your weekly vouchers online during the Appeal. If the decision is in your favor, you will receive benefits for your qualifying weeks following the final decision.



# WHAT IF I DISAGREE WITH A BENEFIT DECISION?

If your claim for benefits is denied or your benefits are reduced and you disagree with that decision, **you have the right to an appeal**. Your appeal will be heard by an **Administrative Law Judge (ALJ)**. Your employers also have the right to appeal. Regardless of which party appeals the decision, your former employer will also have the right to be present at the hearing. There is no charge to either party for filing an appeal.

## How Do I File an Appeal?

After you have filed your claim and submitted any additional information requested of you by DWD staff, you will receive a *Determination of Eligibility* by a message on the homepage of your Uplink account. This notice will state whether or not you qualified for benefits and explain how/why the decision was made. If the determination denies or reduces your benefits and you choose to appeal the decision you must:

- 1) Complete a written statement of appeal that includes:
  - Your name
  - Your SSN
  - Your mailing address
  - Your phone number
  - A statement or description that tells why you believe the determination of eligibility is incorrect
- 2) **File your request for an appeal within 10 days of the final date of the decision.**
- 3) Maintain a copy of this request for an appeal for your records.
- 4) File the request **to the attention of the Appeals Division** in one of the following ways:
  - by fax to (317) 233-6888
  - by mail to:
    - Indiana Department of Workforce Development
    - Attn: Appeals Division
    - 10 North Senate Avenue
    - Indianapolis, Indiana 46204
  - in-person at:
    - Indiana Department of Workforce Development
    - Attn: Appeals Division
    - 10 North Senate Avenue
    - Indianapolis, Indiana 46204
- 5) For more information please visit [www.in.gov/dwd/2356.htm](http://www.in.gov/dwd/2356.htm).

## The ALJ Hearing

You will be notified by a message on the homepage of your Uplink account if an appeal has been filed on your claim. You will later be notified of the date of your appeals hearing by a message on the homepage of your Uplink account. **If you filed the appeal, you must attend the hearing or your appeal will be dismissed.** You will receive a *Notice of Hearing, General Instructions*, and an *Acknowledgement/Participation* sheet at least 10 days before the scheduled hearing date by a message on the homepage of your Uplink account.

The *Notice of Hearing* will have information on the place, date, and time of your hearing. The time indicated on the *Notice of Hearing* is Indianapolis time (the Eastern Time Zone). Most hearings are done over the phone. Your notice will state the date and time and provide you with instructions on how to participate. You must return the participation form with a working telephone number. The ALJ calls all parties at the time specified, or within 60 minutes after the scheduled time. The ALJ's phone number generally shows on caller ID as blocked, restricted, or unavailable. Be sure to disable Privacy Manager or similar screening devices. You will be considered as failing to appear if the ALJ cannot reach you at the time of the hearing. The *Issue* paragraph will have a short statement of the issue(s) and the particular law/regulation involved, as well as the subject of the hearing. Most hearings concern one of the following:

- If you voluntarily quit, was there good cause in connection with the work?
- Did the employer have just cause for a discharge/firing?
- Are you, the claimant, physically and mentally able to work and are you available for work and actively seeking full-time work?

Fill out the *Acknowledgement/Participation* sheet and check off the box that most closely matches your intentions concerning the hearing. Sign this sheet and include your telephone number and fax number, if any. Then send the *Acknowledgement/Participation* sheet back to the ALJ as soon as possible. You can also contact the ALJ's clerk to provide contact information or to confirm that your participation form has been received. If you call, it must be more than 24 hours before the hearing. Faxes and phone messages are not always available to the ALJ quickly, so please provide your contact number and exhibits as far in advance of the hearing as possible.

## If Your Former Employer Files an Appeal

If your former employer(s) disagrees with the decision to give you benefits, the employer may appeal DWD's decision as well. If this should happen, you will be notified of the hearing date and time.

If you were receiving Unemployment Insurance benefits and your employer wins the appeal, you will have to pay back any benefits you may have already received. This is called an **overpayment**. Regardless of the reason for the overpayment, you are required to repay all benefits. Therefore, it is in your best interest to give accurate and complete information regarding your claim at all times.

## If You Cannot Attend a Scheduled Hearing

You may request a postponement by providing the ALJ with a reason for your request for postponement by fax or letter no later than 3 days before the scheduled hearing. You must send a copy of your request to the other party and state in your request for postponement that you have done so. Be sure to keep a copy of your letter or fax for your records. Do not assume that your request has been granted. Postponements are granted at the sole discretion of the ALJ. If you have not received confirmation of a postponement, assume the hearing is proceeding as scheduled.

## After the Hearing

The ALJ will review all the evidence and issue a decision within 2 weeks after the hearing. The decision will be based entirely upon the evidence and statements made at the hearing. It is very important that you bring to your hearing any and all evidence relating to your separation whether you have previously provided it to the department or not. This might include items such as: time cards, medical statements, disciplinary notices, separation notices, written communication between you and your employer relating to your separation, and any other relevant documentation.

**You may appeal the ALJ's decision to the UI Review Board within 18 days of the mailing date of the ALJ decision.** For further information on this option:

- Go to [www.in.gov/dwd/2356.htm](http://www.in.gov/dwd/2356.htm)
- Call DWD toll-free at 1-800-891-6499
- If you are hearing impaired, please call us at 317-232-7560.

Once the Review Board has rendered a decision on your case, your next opportunity for appeal is to appeal to the Indiana Court of Appeals. Appeals to the Court of Appeals are entirely out of the department's control. The Court of Appeals has its own rules of procedure, costs, and requirements. The Clerk of the Supreme Court can provide additional information. For further information regarding how to initiate your appeal to the Indiana Court of Appeals, access the *Pro Se Guide to Appellate Procedure* at [www.in.gov/judiciary/cofc/](http://www.in.gov/judiciary/cofc/).

**REMEMBER:** If you do not participate in the hearing, the ALJ could issue a decision that would be unfavorable to you. This also could result in you having to pay back any benefits you have already received.

# FREQUENTLY ASKED QUESTIONS

**How soon can I expect my first payment?** You must file your initial claim and register for work before you will receive a payment. You must file online at [www.in.gov/dwd/unemployment](http://www.in.gov/dwd/unemployment). Be sure to disable “pop-up blocker” and use the scroll bars on your browser to see all information displayed. If you do not have Internet access, you can file online at your local WorkOne Center during the regular business hours of that center. The first week you do not work is considered a mandatory one-week waiting period. You will not get benefits for the waiting period week, but you must still fill out a claimant voucher for the waiting period. You should receive a debit card “loaded” with your benefit amount by mail within 21 days. For every week you recertify, your benefit amount will be reloaded onto the same Unemployment Insurance debit card.

**Can I collect benefits from more than one claim at a time?** You can only receive benefits from one claim at a time. This includes claims from other states.

**Can school employees collect benefits during school vacations?** Not usually. If teachers and other school employees expect to return to school at the end of scheduled breaks, they do not qualify for benefits. Some exceptions do apply.

**Can I get benefits if I am a seasonal worker?** If your employer has been granted seasonal status by DWD, you will not be eligible for benefits during the off season. You will be notified if your employer has been granted seasonal status on your *Wage and Benefit Computation*.

**Am I eligible for benefits if I am an on-call worker?** On-call and as-needed workers are not eligible for unemployment benefits if they receive pay OR refuse work during any week. On-call or as-needed worker are defined as workers who are regularly and customarily employed on an on-call or as-needed basis and are paid during any week for services directly or by an employer. If working for an employer, the individual works whenever the employer requires and there is no set work schedule.

**Am I eligible for benefits during a short-term shutdown or vacation period at my place of work?** Workers employed at a business during a short-term shutdown or vacation period are not eligible for unemployment benefits. A short-term shutdown or vacation period is defined as an employer-mandated vacation period with or without pay.

**Am I eligible for benefits if I take a voluntary buyout or receive money to resign or retire?** Employees who accept payment in exchange for voluntarily resigning or retiring are not eligible for unemployment insurance.

**Can DWD give out information about my claim?** Some state and federal agencies can get some information, but only what they need to do their jobs. We will not give out information to your friends or family.

**Can I get benefits if I quit my job?** If you quit your job without “good cause” you cannot get UI benefits, although there are some exceptions. Occasionally when “good cause” is established you may receive benefits (see “*Why are You Unemployed?*” on [page 9](#)).

**What if I stop claiming benefits to go back to work temporarily?** If you return to work, stop submitting your vouchers. If you become unemployed again, you will need to reopen your claim online at [www.in.gov/dwd/unemployment](http://www.in.gov/dwd/unemployment). You will need to reopen your claim the week that you are no longer employed in order to receive benefits for that week. You cannot go back and claim benefits for weeks you did not file and claims cannot be backdated.

**What is an overpayment?** Overpayments are benefits that were paid to a claimant and it is later determined the claimant is not eligible for those benefits. Overpayments occasionally occur when a claimant is paid benefits and an appeal by an employer reverses that decision. The claimant is then found ineligible for all benefits received and those amounts must be returned. Overpayments may also result from other circumstances. It is important to note the federal government mandates that benefits should be paid until the point a claimant is determined to be not eligible for benefits.

**Do I have to pay back overpayments?** Yes. Anytime claimants receive benefits for which they are not eligible, the claimant must pay back the same amount of benefits, plus any taxes or deductions withheld. This can be done on a payment schedule. Regardless of the reason for the overpayment, all affected benefits must be paid back. The State of Indiana has the right to withhold state and federal income tax returns, lottery winnings, and future benefits in order to recover any overpayments that have not been repaid. The State could also garnish your wages to recover any overpayments that have not been repaid.

## FREQUENTLY ASKED QUESTIONS (continued)

**What happens if I move?** If your address changes, you must notify DWD by changing your address online through Uplink, the unemployment insurance online filing system. Due to security reasons, changes of address cannot be done over the telephone. **NOTE: If your address changes while you have an appeal pending, please contact the Appellate Division to update your address as well. Address changes in Uplink do NOT automatically update the Appellate Division's records. You must also update your address with EPPIcard at -888-393-5866 or [www.EPPICard.com](http://www.EPPICard.com).**

**Do I have to report earnings if I am working in another state while claiming benefits in Indiana?** Yes. No matter where you are working, you must report any wages you earn while claiming benefits (this includes earnings from self-employment). DWD routinely cross-checks records in Indiana and other states.

**What is an appeal?** An appeal is the right of any claimant or employer to ask for a review of a decision made by a claims deputy, ALJ, or the Review Board. If you or your employer do not agree with a decision to allow/disallow Unemployment Insurance benefits, either party can ask for an appeal.

**What if I have questions about my claim, debit card, voucher, or forms?** If you have questions regarding the status of your claim and/or filling out forms:

- Go to [www.in.gov/dwd/2359.htm](http://www.in.gov/dwd/2359.htm)
- Call DWD toll-free at 1-800-891-6499
- If you are hearing impaired, please call us at 317-232-7560

If you have questions about how to use your debit card or how much money has been loaded onto it, please contact the Xerox Customer Service Call Center at 1-888-393-5866 or [www.EPPICard.com](http://www.EPPICard.com).

**What if I go out of town?** If you are looking for work out of town, you may file conveniently at [www.in.gov/dwd/unemployment](http://www.in.gov/dwd/unemployment). For out-of-state work, visit the employment services agency nearest you. While looking for work out of town, be sure to keep a record of your job search contacts in your weekly work search log.

**Can money be deducted from my benefits for child support payments?** Yes. If you owe child support payments, this money can be deducted from your weekly benefits.

**Can money be deducted from my benefits if I receive a distribution from a pension, retirement, or annuity plan?** Yes.

**Can money be deducted from my benefits if I receive severance pay?** Yes. Severance pay for all individuals will be deducted from unemployment insurance benefits. However, immediately after becoming unemployed those receiving severance pay must apply for unemployment insurance benefits.

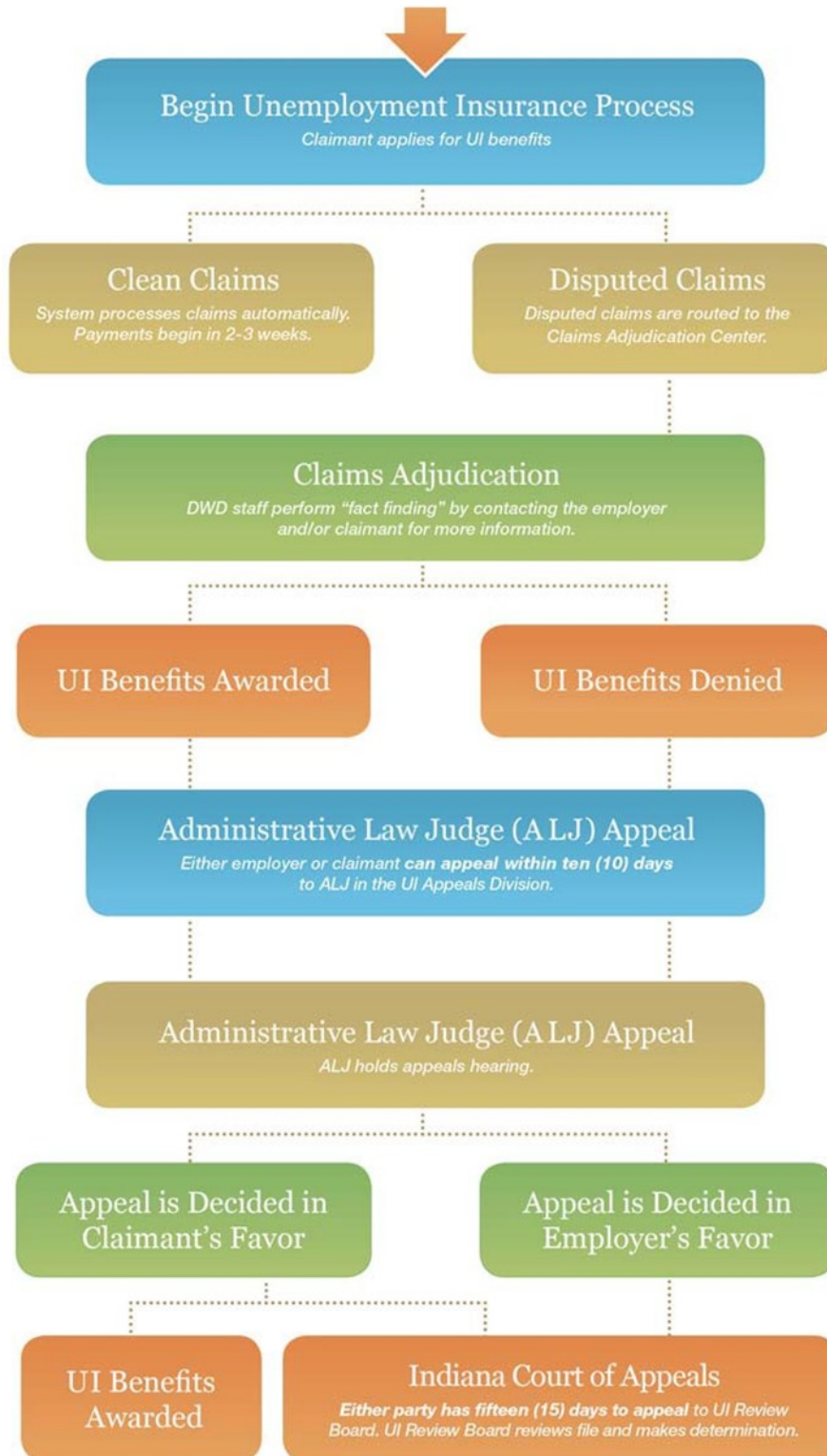
**Do I have to pay taxes on my unemployment insurance benefits?** Yes. Unemployment insurance benefits are taxable income and are subject to federal, state, and local income taxes. DWD will send you an IRS Form 1099-G for tax reporting purposes, which you should receive in late January. When you file your initial claim in Uplink, Indiana's online filing system, you may choose to have 10% of your weekly benefit payment withheld for federal income taxes and 4% withheld for state income taxes, for a total of 14%. For example, if you are eligible to receive the maximum benefit of \$390 per week, \$39 (10%) will be withheld for federal income taxes and \$16 (4%) will be withheld for state income taxes, for a total of \$55 per week. You must choose to have income taxes withheld when filing your initial claim. If you choose to have income taxes withheld from your weekly benefits, taxes will be withheld from every weekly benefit payment. You cannot choose to stop withholding at any point during your current unemployment insurance claim.

**Can I be denied benefits if I fail a pre-employment drug test for a new job?** Yes. Unemployment insurance benefit recipients can be denied benefits if they fail or refuse a drug screening as a condition of any employment.

A current list of WorkOne locations is available at [www.workoneworks.com](http://www.workoneworks.com).

# UI BENEFITS PROCESS

The chart below illustrates the Unemployment Insurance claims process from the moment a claim is filed with the potential outcomes at each step of the process.





# GLOSSARY OF TERMS

**Administrative Law Judge (ALJ):** The Department of Workforce Development official who conducts impartial Unemployment Insurance hearings (see [page 23](#)).

**Appeal:** The process through which interested parties in the claim of an employee shall be entitled to a hearing before an ALJ or a review by the Review Board or the Indiana Court of Appeals (see [page 23](#)).

**Base Period:** The first 4 calendar quarters out of the last 5 completed quarters. The last quarter is called the lag quarter (see [page 7](#)).

**Base Period Employer:** Any employer for whom an individual worked during the base period (see [page 9](#)).

**Benefit Period:** The 52 consecutive week period beginning with the first week an initial unemployment claim is filed (see [page 13](#)).

**Benefits:** The compensation made to individuals who are eligible for unemployment insurance benefits.

**Benefit Year Ending (BYE):** The date an unemployment insurance claim expires (see [page 13](#)).

**Calendar Quarter:** A period of 3 consecutive calendar months; for example January 1 - March 31, April 1 - June 30, July 1 - September 30, or October 1 - December 31 (see [page 7](#)).

**Claim:** An application made by an individual for UI benefits (see [page 4](#)).

**Fact Finding Sheet:** The form that requests information regarding separation from an employer (see [page 9](#)).

**Fraud:** The act of knowingly making false statements or concealing information in order to receive UI benefits (see [page 3](#)).

**Just Cause:** The term used to describe acceptable reasons for being fired/ dismissed by an employer (see [page 9,24](#)).

**Lag Quarter:** The most recent quarter out of the last 5 completed quarters an individual worked (see [page 7](#)). **The lag quarter is not counted in the base period.**

**Maximum Benefit Amount (MBA):** The amount to which an unemployment insurance claim is limited (see [page 13](#)).

**Overpayment:** Unemployment insurance benefits that are paid to a claimant and later determined to have been paid in error (see [page 3,11,18,22,25,26](#)). **These overpayments must be paid back.**

**Partial Benefits:** The weekly benefit amounts of an eligible individual who is partially unemployed (see [page 15](#)).

**Profiling and Reemployment:** Special job search assistance (required by federal law) for those at high risk for exhausting regular UI benefits (see [page 20](#)).

**Review Board:** A board that consists of 3 individuals appointed by the governor, who impartially review Unemployment Insurance appeals through hearings. This is the second step in the appeal process, following an ALJ hearing (see [page 25,27](#)).

**Voluntary Quit:** Leaving employment with or without good work-related reasons (see [page 9](#)).

**Wages:** All compensation for services, including but not limited to: commissions, bonuses, severance, dismissal, vacation, sick, payments in lieu of compensation, etc.

**Wage Transcript and Benefit Computation:** The notice that explains how claim and benefit amounts are compensated (see [page 11,13,14,15](#)).

**Waiting Period:** The mandatory one-week period required after a claim is filed and before benefits are paid (see [page 6](#)).

**Weekly Benefit Amount (WBA):** The amount of benefits an eligible individual can receive for a week of total unemployment (see [page 13-14](#)).

**Work Search:** The act of registering for work, and the effort to find employment required in order to qualify for Unemployment Insurance benefits. Work search information must be recorded each week online

(see [pages 17-19](#)).



## Acronyms

**ALJ** = Administrative Law Judge

**BYE** = Benefit Year End

**CWE** = Calendar Week End

**DWD** = Indiana Department of Workforce Development

**MBA** = Maximum Benefit Amount

**UI** = Unemployment Insurance

**USDOL** = United States Department of Labor

**WBA** = Weekly Benefit Amount

# FOR MORE INFORMATION

For general information:

- 1-800-891-6499
- 1-317-232-7560 (TDD)

This is an equal opportunity program. Auxiliary aids and services are available upon request to people with disabilities. For information contact the EEO:

- 317-232-0603
- 317-234-3535 (TDD)